

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 16–18544–JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frederick Allen
172 W. Lake St
Bridgeton, NJ 08302

Wendie R Durham–Allen
aka Wendie R. Allen, aka Wendie R.
Durham
172 W. Lake St
Bridgeton, NJ 08302

Social Security No.:

xxx–xx–3730

xxx–xx–1037

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 22, 2016.

On December 16, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: January 17, 2018
Time: 09:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 18, 2017

JAN: eag

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Frederick Allen
 Wendie R Durham-Allen
 Debtors

Case No. 16-18544-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 185

Page 1 of 4
 Total Noticed: 114

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db/jdb
 cr +Frederick Allen, Wendie R Durham-Allen, 172 W. Lake St, Bridgeton, NJ 08302-1821
 +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +Thrift Investment Corp., PO Box 538, Fords, NJ 08863-0538
 cr +Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538,
 Fords, NJ 08863-0538, UNITED STATES 08863-0538
 516155275 +Atlantic Water Products, 5045 Black Horse Pike, Mays Landing, NJ 08330-2638
 516155279 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, P.O.Box 15019, Wilmington, DE 19886-5019)
 516155280 +Bay Area Credit Service, P.O. Box 467600, Atlanta, GA 31146-7600
 516155282 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, PO Box 85015, Richmond, VA 23285-5015)
 516155353 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: VERVE/Mastercard, PO Box 8099, Newark, DE 19714)
 516163036 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Rd, Southfield, MI 48034)
 516155283 Capital One, P.O. Box 70884, Charlotte, NC 28272-0884
 516155284 +Capital One, PO Box 30281, Salt Lake, UT 84130-0281
 516241857 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516155288 +Ccs/First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 516155289 Comenity, P.O. Box 183003, Columbus, OH 43218-3003
 516155290 +Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
 516155291 +Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
 516155292 +Credit Acceptance Corp, PO Box 551888, Detroit, MI 48255-1888
 516155293 +Delaware Valley Inst Fertility, 6000 Sagemore Drive, Suite 6102, Marlton, NJ 08053-3900
 516155295 +Disney Movie Club, PO Box 738, Neenah, WI 54957-0738
 516155297 +Diversified Consultants, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549
 516155299 ERC, PO Box 23870, Jacksonville, FL 32241-3870
 516336559 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
 516219013 +Figi's Companies Inc., c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 516155300 +Figis, 3200 S. Maple Ave., Marshfield, WI 54404-0002
 516155301 First Credit Services, 371 Hoes Lanesuite 300B, Piscataway, NJ 08854
 516155302 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
 516155304 +Gc Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
 516188963 +Guardian Protection Services, 174 Thorn Hill road, Warrendale, PA 15086-7528
 516155308 +Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
 516155309 +IC System, PO Box 64378, Saint Paul, MN 55164-0378
 516155310 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
 516155311 +Inspira Medical Center, 333 Irving Ave, Bridgeton, NJ 08302-2123
 516155313 Internal Revenue Service, PO Box 724, Springfield, NJ 07810
 516155319 Mande, PO Box 1003, Totowa, NJ 07511-1003
 516228609 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516155320 Masseys, P.O. Box 2822, Monroe, WI 53566-8022
 516155322 Nationwide Credit, PO Box 9156, Alexandria, VA 22304-0156
 516367517 Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635,
 Wilkes-Barre PA. 18773-9635
 516442156 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635
 516155323 +North Shore Agency, 9525 Sweet Valley Drive, BLDG A, Valley View, OH 44125-4237
 516155324 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 516155325 Peebles, P.O. Box 659465, San Antonio, TX 78265-9465
 516155327 +Premier Bankcard Inc, 702 King Farm Blvd, Rockville, MD 20850-6536
 516155328 Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844
 516155331 +RMS, 4836 Brecksville Rd, Richfield, OH 44286-9178
 516155337 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245, Division Of Taxation,
 Trenton, NJ 08695-0245)
 516228586 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516155333 Shop Now, PO Box 2852, Monroe, WI 53566-8052
 516155334 South Jersey HS Emg Phys, PO Box 7975, Lancaster, PA 17604-7975
 516155338 State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development,
 Trenton, NJ 08625-0951
 516155339 Stoneberry, PO Box 2820, Monroe, WI 53566-8020
 516228608 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516241291 +Sun National Bank, 350 Fellowship Rd., Suite 101, Mt. Laurel, NJ 08054-1201
 516155340 +Sun National Bank, PO Box 849, Vineland, NJ 08362-0849
 516155341 +Target, PO Box 673, Minneapolis, MN 55440-0673
 516155342 +Team Nissan, 1715 S Delsea Drive, Vineland, NJ 08360-6308
 516155343 +Terri Holden, 14 Rodgers Drive, Bridgeton, NJ 08302-4426

District/off: 0312-1 User: admin Page 2 of 4 Date Rcvd: Dec 18, 2017
Form ID: 185 Total Noticed: 114

516280647 +The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849,
Dallas, TX 75380-0849
516155345 +Thrift Investments, 720 King George Road, Fords, NJ 08863-1985
516226653 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
516155347 +United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310
516155348 US Department Of Education, P.O. Box 4169, National Payment Center,
Greenville, TX 75403-4169
516155349 Verizon, P.O. Box 4830, Trenton, NJ 08650-4830
516155352 +Verizon Wireless, 2000 Corporate Dr, Orangeburg, NY 10962-2624
516155351 +Verizon Wireless, 455 Duke Drive, Franklin, TN 37067-2701
516155354 +Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
516155356 +Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
516155315 +international collection agency llc, PO Box 692715, Orlando, FL 32869-2715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 18 2017 21:57:39 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 18 2017 21:57:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516155277 +E-mail/Text: g20956@att.com Dec 18 2017 21:57:45 AT&T, PO BOX 537104,
ATLANTA, GA 30353-7104
516155274 +E-mail/Text: ally@ebn.phinsolutions.com Dec 18 2017 21:57:31 Ally Financial,
PO Box 130424, Saint Paul, MN 55113-0004
516188455 E-mail/Text: ally@ebn.phinsolutions.com Dec 18 2017 21:57:31 Ally Financial,
PO Box 130424, Roseville MN 55113-0004
516281734 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 18 2017 22:25:47
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
516155278 E-mail/Text: bankruptcy@pepcoholdings.com Dec 18 2017 21:57:34
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600
516155281 E-mail/Text: clientrep@capitalcollects.com Dec 18 2017 21:57:50 Capital Collection Service,
Po Box 150, West Berlin, NJ 08091-0150
516155286 +E-mail/PDF: gecsedirecoverycorp.com Dec 18 2017 22:05:00 Care Credit, PO Box 981439,
El Paso, TX 79998-1439
516155294 +E-mail/PDF: pa_dc_ed@navient.com Dec 18 2017 22:05:25 Dept Of Education/Sallie Mae,
Po Box 9635, Wilkes Barres, PA 18773-9635
516155296 E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2017 21:57:35 Ditech Financial LLC,
PO Box 6172, Rapid City, SD 57709-6172
516364461 E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2017 21:57:35 Ditech Financial LLC (See 410),
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516155303 +E-mail/Text: info@fullcirclecollectionsllc.com Dec 18 2017 21:57:47
Full Circle Financial Services, Po Box 5689, Clearwater, FL 33758-5689
516155305 +E-mail/PDF: gecsedirecoverycorp.com Dec 18 2017 22:05:24 GE Capital, PO Box 981439,
El Paso, TX 79998-1439
516155306 E-mail/PDF: gecsedirecoverycorp.com Dec 18 2017 22:05:24 GE Money Bank, Po Box 960061,
Orlando, FL 32896-0061
516155307 E-mail/Text: bankruptcy@sccompanies.com Dec 18 2017 21:57:50 Ginny's, 1112 7th Ave,
Monroe, WI 53566-1364
516155312 E-mail/Text: cio.bncmail@irs.gov Dec 18 2017 21:57:33 Internal Revenue Service,
P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
516366323 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 18 2017 21:57:42 Jefferson Capital Systems LLC,
PO Box 7999, St Cloud MN 56302-9617
516155316 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 18 2017 21:57:42 Jefferson Capital Systems, LLC,
PO Box 7999, Saint Cloud, MN 56303
516155318 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 18 2017 22:05:05 LVNV Funding,
PO Box 10497, HSBC Bank, Greenville, SC 29603-0497
516360609 E-mail/PDF: resurgentbknofications@resurgent.com Dec 18 2017 22:05:04
LVNV Funding, LLC its successors and assigns as, assignee of AT&T Mobility, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516310936 E-mail/Text: bkr@cardworks.com Dec 18 2017 21:57:30 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516155321 E-mail/Text: bkr@cardworks.com Dec 18 2017 21:57:30 Merrick Bank, PO Box 5721,
Hicksville, NY 11802-5721
516155326 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:32
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516924704 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:18
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516924705 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:06
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516368596 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:06
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516368593 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:06
Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
516367772 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:06
Portfolio Recovery Associates, LLC, c/o HSBC Bank Nevada, N.A., POB 41067,
Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 185

Page 3 of 4
Total Noticed: 114

Date Rcvd: Dec 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516363650 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 18 2017 22:05:32
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

516345109 +E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 18 2017 21:57:42 Premier Bankcard, LLC,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516155329 +E-mail/PDF: gecsed@recoverycorp.com Dec 18 2017 22:05:24 QVC Inc, 1200 Wilson Dr,
West Chester, PA 19380-4262

516202637 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2017 21:57:36
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516167567 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2017 21:57:36
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

516155330 +E-mail/PDF: rmsced@recoverycorp.com Dec 18 2017 22:05:25 Recovery Management Systems,
25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605

516155336 E-mail/Text: appebnmailbox@sprint.com Dec 18 2017 21:57:37 Sprint, PO Box 4191,
Carol Stream, IL 60197-4191

516237878 E-mail/Text: appebnmailbox@sprint.com Dec 18 2017 21:57:37 Sprint Corp,
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

516155332 +E-mail/Text: bankruptcy@sccompanies.com Dec 18 2017 21:57:50 Seventh Ave, 1112 7th Ave,
Monroe, WI 53566-1364

516155335 E-mail/Text: bankruptcy@sw-credit.com Dec 18 2017 21:57:39 Southwest Credit,
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

516353827 E-mail/PDF: gecsed@recoverycorp.com Dec 18 2017 22:05:00 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

516312629 +E-mail/Text: bncmail@w-legal.com Dec 18 2017 21:57:40 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516155344 E-mail/Text: bankruptcy@sccompanies.com Dec 18 2017 21:57:50 The Swiss Colony,
1112 7th Ave, Monroe, WI 53566-1364

516155346 E-mail/Text: bankruptcydepartment@tsico.com Dec 18 2017 21:57:46 Transworld System, Inc,
507 Prudential Rd, Horsham, PA 19044-2308

516155350 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 18 2017 22:25:46 Verizon,
c/o American infomsource LP, PO Box 248838, Oklahoma City, OK 73124-8838

516155355 +E-mail/PDF: gecsed@recoverycorp.com Dec 18 2017 22:05:11 Walmart, P.O. Box 32896,
Orlando, FL 32896-0001

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516155314* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
516155276 ##+Anytime Fitness, 12181 Margo Ave S, Hastings, MN 55033-8421
516155287 ##++++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9374
(address filed with court: CBE Group, 131 Towe Park Dr Suite 1, Waterloo, IA 50702)
516155285 ##+Capital One, PO Box 5253, Carol Stream, IL 60197-5253
516155298 ##+Elmo's Learning Advantage, PO Box 26599, Lehigh Valley, PA 18002-6599
516155317 ##+Joseph, Mann & Creed, 20600 Chagrin Blvd, Ste 550, Philadelphia Inquirer,
Shaker Heights, OH 44122-5340

TOTALS: 0, * 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 185

Page 4 of 4
Total Noticed: 114

Date Rcvd: Dec 18, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC james.shay@phelanhallinan.com
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corp. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Seymour Wasserstrum on behalf of Joint Debtor Wendie R Durham-Allen mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Frederick Allen mylawyer7@aol.com, ecf@seymourlaw.net
TOTAL: 9